

Information to identify the case:

Debtor 1

Sandra Mercado

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7688

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-19467-VFP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra Mercado

7/25/22**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sandra Mercado
Debtor

Case No. 17-19467-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 25, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2022:

Recip ID	Recipient Name and Address
db	Sandra Mercado, 445 Fern Pl, Elizabeth, NJ 07202-2705
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 25 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 25 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: WFFC.COM	Jul 26 2022 00:43:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
516814742	EDI: RMSC.COM	Jul 26 2022 00:43:00	Amazon, PO Box 960013, Orlando, FL 32896-0013
516875899	+ EDI: CBSAMERIMARK	Jul 26 2022 00:43:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814743	EDI: BANKAMER.COM	Jul 26 2022 00:43:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
516814744	EDI: WFNNB.COM	Jul 26 2022 00:43:00	Brylane Home, PO Box 659728, San Antonio, TX 78265-9728
516814745	EDI: CAPITALONE.COM	Jul 26 2022 00:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516814747	EDI: WFNNB.COM	Jul 26 2022 00:43:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
517067046	+ EDI: WFNNB.COM	Jul 26 2022 00:43:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516895266	+ EDI: CBS7AVE	Jul 26 2022 00:43:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519285976	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 25 2022 20:44:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516857440	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 25 2022 20:44:00	Deutsche Bank National Trust Co., Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516814748	EDI: CBS7AVE	Jul 26 2022 00:43:00	Direct Charge, 1112 7th Ave, Monroe, WI

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516895268	+ EDI: CBS7AVE	Jul 26 2022 00:43:00	53566-1364 Direct Charge, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814749	EDI: AMINFOFP.COM	Jul 26 2022 00:43:00	First Premiere Bank, PO Box 5524, Sioux Falls, SD 57117-5524
516895269	+ EDI: CBS7AVE	Jul 26 2022 00:43:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814750	EDI: CBS7AVE	Jul 26 2022 00:43:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
516814751	EDI: CITICORP.COM	Jul 26 2022 00:43:00	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
516814746	EDI: JPMORGANCHASE	Jul 26 2022 00:43:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
516928866	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 25 2022 20:49:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516814752	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 25 2022 20:49:24	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
517045861	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 25 2022 20:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516814753	EDI: CBS7AVE	Jul 26 2022 00:43:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
516895267	+ EDI: CBS7AVE	Jul 26 2022 00:43:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814754	EDI: CBS7AVE	Jul 26 2022 00:43:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
516895270	+ EDI: CBS7AVE	Jul 26 2022 00:43:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516872104	+ Email/Text: TSIBNCBOX4275@tsico.com	Jul 25 2022 20:44:00	National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
516814755	EDI: RMSC.COM	Jul 26 2022 00:43:00	Old Navy, PO Box 530942, Atlanta, GA 30353-0942
516814756	EDI: CBS7AVE	Jul 26 2022 00:43:00	One Step Ahead, PO Box 2866, Monroe, WI 53566-8066
517068239	EDI: PRA.COM	Jul 26 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517068337	EDI: PRA.COM	Jul 26 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541
516814757	EDI: RMSC.COM	Jul 26 2022 00:43:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516908086	EDI: Q3G.COM	Jul 26 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516814759	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 25 2022 20:44:00	SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516895265	+ EDI: CBS7AVE	Jul 26 2022 00:43:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814758	EDI: CBS7AVE	Jul 26 2022 00:43:00	Seventh Avenue, 112 W 7th St, Monroe, WI 53566-1099
516814760	EDI: CBSMASON	Jul 26 2022 00:43:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
516814761	EDI: RMSC.COM		

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		Jul 26 2022 00:43:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
516814763	EDI: TDBANKNORTH.COM	Jul 26 2022 00:43:00	TD Bank, 1701 Marlton Pike E, Cherry Hill, NJ 08003-2390
516875554	+ Email/Text: bncmail@w-legal.com	Jul 25 2022 20:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516814762	EDI: WTRRN BANK.COM	Jul 26 2022 00:43:00	Target, PO Box 660170, Dallas, TX 75266-0170
516814764	EDI: CBS7AVE	Jul 26 2022 00:43:00	Through the Country Door, 1112 7th Ave, Monroe, WI 53566-1364
516895539	EDI: WFAUTO	Jul 26 2022 00:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
516814765	EDI: WFFC.COM	Jul 26 2022 00:43:00	Wells Fargo Dealer Services, PO Box 168048, Irving, TX 75016-8048
TOTAL: 45			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517065864	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series 2006-HE3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Sandra Mercado thanratty@centralnewjerseybankruptcylawyer.com aaguierre@centralnewjerseybankruptcylawyer.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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